

I. In the Claims

Please amend the claims, and add new claims, as follows:

1. (Currently amended) A ~~computer-implemented~~ method of using an apparatus to monitor[[ing]] sufficiency of collateral for a loan to a non-tax qualified benefit plan, the method comprising ~~the steps of:~~

providing a computer system including a processor connected to an input device so as to receive input data and to an output device so as to communicate output data, the processor programmed to monitor sufficiency of collateral in a transaction in which a loan to a non-tax-qualified benefit plan at least partially funds acquisition of the collateral held by the benefit plan, the collateral including at least one security issued by a sponsor of the benefit plan;

receiving, as some of the input data, a value of the collateral for [[a]] the loan to [[a]] the non-tax qualified benefit plan, the loan at least partially funding acquisition of the collateral held by the benefit plan, the collateral including at least one security issued by a sponsor of the benefit plan;

receiving, as some of the input data, a balance of the loan to the value of the collateral; and

producing, with the processor, a report comparing the [[a]] balance of the loan to the value of the collateral to monitor sufficiency of the collateral for compliance with rules regarding credit by banks and persons other than brokers or dealers for the purpose of purchasing or carrying margin stock a Regulation U loan requirement in effect on April 1, 2004, in producing a report; and

outputting the report at the output device.

2. (Original) The method of claim 1, further including signaling an incidence of noncompliance with the loan requirement.

3. (Currently amended)      The method of claim 2, further including ~~the step of~~ computing an amount of the collateral to be sold to retire debt to comply with the loan requirement.

4. (Currently amended)      The method of claim 2, further including ~~the step of~~ computing an amount of additional collateral required to comply with the loan requirement.

5. (Currently amended)      The method of claim 1, wherein ~~the step of~~ comparing includes:

    computing an actual ratio of the loan amount divided by the value of the collateral; and

    comparing the actual ratio to a test ratio to determine whether to signal noncompliance with the loan requirement.

6. (Currently amended)      The method of any one of claims 1-5, wherein the ~~step of receiving a valuation~~ value of the collateral is carried out with said at least one security including at least one equity security, a put contract for an equity security, or a call contract for an equity security.

7. (Currently amended)      The method of claim 6, wherein the ~~step of~~ receiving a ~~valuation~~ value of the collateral is carried out with said at least one security including at least one of said equity security or said put contract for the equity security.

8. (Currently amended)      The method of claim 7, wherein the ~~step of~~

receiving a ~~valuation~~ value of the collateral is carried out with said at least one security including at least one said equity security.

9. (Currently amended) The method of any one of claims 1-5, wherein the ~~step of comparing~~ the balance of the loan to the value of the collateral to monitor sufficiency of the collateral is carried out with the benefit plan being subject to ERISA rules in effect on April 1, 2004~~subject to reporting and other compliance requirements of the United States Department of Labor.~~

10. (Currently amended) The method of claim 6, wherein the ~~step of~~ comparing the balance of the loan to the value of the collateral to monitor sufficiency of the collateral is carried out with the benefit plan being subject to ERISA rules in effect on April 1, 2004~~subject to reporting and other compliance requirements of the United States Department of Labor.~~

11. (Currently amended) The method of claim 7, wherein the ~~step of~~ comparing the balance of the loan to the value of the collateral to monitor sufficiency of the collateral is carried out with the benefit plan being subject to ERISA rules in effect on April 1, 2004~~subject to reporting and other compliance requirements of the United States Department of Labor.~~

12. (Currently amended) The method of claim 8, wherein the ~~step of~~ comparing the balance of the loan to the value of the collateral to monitor sufficiency of the collateral is carried out with the benefit plan being subject to ERISA rules in effect on April 1, 2004~~subject to reporting and other compliance requirements of the United States Department of~~

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13. (Currently amended) The method of any one of claims 1-5, wherein the step of comparing the balance of the loan to the value of the collateral to monitor sufficiency of the collateral is carried out with the benefit plan not being subject to ERISA rules in effect on April 1, 2004.

14. (Currently amended) A ~~computer-implemented~~ method of using an apparatus to illustrate[[ing]] a non-tax-qualified benefit plan's financial performance, the method including ~~the steps of:~~

providing a computer system including a processor connected to an input device so as to receive input data and to an output device so as to communicate output data, the processor programmed to monitor sufficiency of collateral in a transaction in which a loan to a non-tax-qualified benefit plan at least partially funds acquisition of the collateral held by the benefit plan, the collateral including at least one security issued by a sponsor of the benefit plan;

receiving, as some of the input data, non-tax-qualified benefit plan data, the data including a value of the collateral for [[a]] the loan to [[a]] the non-tax-qualified benefit plan, the loan related to the benefit plan by said loan at least partially funding acquisition of the collateral held by the benefit plan, the collateral including at least one security issued by a sponsor of the benefit plan, the loan having a balance sufficient for compliance with a Regulation U loan requirement in effect on April 1, 2004~~rules regarding credit by banks and persons other than brokers or dealers for the purpose of purchasing or carrying margin stock; [[and]]~~

receiving plan sponsor, benefit plan, beneficiary cash flow, and accounting estimated data, as additional input data;

generating, with the processor from the additional input data, an illustration of

said benefit plan's financial performance; and

outputting the illustration as the output data.

15. (Currently amended) The method of claim 14, wherein the ~~step of~~ generating an illustration includes at least one of the following ~~[[sub-]]~~ steps:

computing a simple accounting rate of return of the benefit plan;

computing the benefit plan's internal rate of return;

computing the benefit plan's present value gain or loss;

computing the benefit plan sponsor's GAAP cost;

computing the benefit plan sponsor's present value cost;

computing a simple accounting rate of return of at least one participant's interest in the benefit plan;

computing an internal rate of return of at least one participant's interest in the benefit plan; and

computing a present value gain or loss of at least one participant's interest in the benefit plan.

16. (Currently amended) The method of claim 15, wherein the ~~step of~~ generating an illustration includes at least one additional said ~~[[sub-]]~~ step.

17. (Currently amended) The method of claim 16, wherein the ~~step of~~ generating an illustration includes at least one additional said ~~[[sub-]]~~ step.

18. (Currently amended) The method of claim 17, wherein the ~~step of~~ generating an illustration includes at least one additional said ~~[[sub-]]~~ step.

19. (Currently amended) The method of claim 18, wherein the step of generating an illustration includes at least one additional said [[sub-]] step.

20. (Currently amended) The method of any one of claims 14-19, further including the step of transferring electronically communicating the illustration to another computer financial performance data to at least one party with an interest in the benefit plan.

21. (Currently amended) A computer implemented method of using an apparatus to compare[[ing]] a stock option plan to a non-tax qualified benefit plan, the method including the steps of:  
providing a computer system including a processor connected to an input device so as to receive input data and to an output device so as to communicate output data, the processor programmed to monitor sufficiency of collateral in a transaction in which a loan to a non-tax-qualified benefit plan at least partially funds acquisition of the collateral held by the benefit plan, the collateral including at least one security issued by a sponsor of the benefit plan;

receiving, as some of the input data, financial performance data for [[a]]the non-tax qualified benefit plan,the benefit plan having collateral for a loan to the benefit plan, the loan at least partially funding acquisition of the collateral held by the benefit plan, the collateral including at least one security issued by a sponsor of the benefit plan;

receiving, as some of the input data, the financial performance data for a stock option plan;

generating, with the processor, a comparison of the stock option plan and the benefit plan data; [[and]]

computing, with the processor, at least one difference between the stock option

plan and the benefit plan; and

producing the at least one difference as the output.

22. (Currently amended) The method of claim 21, further including the step of:

electronically communicating the difference transferring financial performance data to another computer at least one party with an interest in the benefit plan.

23. (Currently amended) The method of any one of claims 14-22, wherein at ~~least one of the steps is carried out with~~ the benefit plan being is subject to ERISA rules in effect on April 1, 2004~~subject to reporting and other compliance requirements of the United States Department of Labor.~~

24. (Currently amended) An apparatus ~~system~~ comprising:  
a digital computer processor connected to an input device for receiving input information and to an output device, the computer processor ~~programmed to carry out the steps~~ of:

receiving, as some of the input information, a value of the collateral for ~~[[a]]the~~ loan to ~~[[a]]the~~ non-tax qualified benefit plan, the loan at least partially funding acquisition of the collateral held by the benefit plan, the collateral including at least one security of a sponsor of the benefit plan; ~~[[and]]~~

comparing, with the processor, [[a]]the balance of the loan to the value of the collateral to monitor sufficiency of the collateral for compliance with a Regulation U loan requirement in effect on April 1, 2004, in producing an analysis, rules regarding credit by banks and persons other than brokers or dealers for the purpose of purchasing or carrying margin

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facilitating communication of the analysis to the output device.

25. (Currently amended) The system apparatus of claim 24, wherein the computer processor is programmed to carry out ~~the step of~~ signaling an incidence of noncompliance with the loan requirement.

26. (Currently amended) The system apparatus of claim 25, wherein the computer processor is programmed to carry out ~~the step of~~ computing an amount of the collateral to be sold to retire debt to comply with the loan requirement.

27. (Currently amended) The system apparatus of claim 25, wherein the computer processor is programmed to carry out ~~the step of~~ computing an amount of additional collateral required to comply with the loan requirement.

28. (Currently amended) The system apparatus of claim 24, wherein the computer processor is programmed to carry out ~~the step of~~ comparing by steps including:

computing an actual ratio of the loan amount divided by the value of the collateral; and

comparing the actual ratio to a test ratio to determine whether to signal noncompliance with the loan requirement.

29. (Currently amended) The system apparatus of any one of claims 24-28, wherein the at least one security includes at least one equity security, a put contract for an equity security, or a call contract for an equity security.



30. (Currently amended) The system apparatus of claim 29, wherein the at least one security includes at least one of said equity security or said put contract for the equity security.

31. (Currently amended) The system apparatus of claim 30, wherein the at least one security includes at least one said equity security.

32. (Currently amended) The system apparatus of any one of claims 24-28, wherein the benefit plan is subject to ERISA rules in effect on April 1, 2004~~subject to reporting and other compliance requirements of the United States Department of Labor.~~

33. (Currently amended) The system apparatus of claim 29, wherein the benefit plan is subject to ERISA rules in effect on April 1, 2004~~subject to reporting and other compliance requirements of the United States Department of Labor.~~

34. (Currently amended) The system apparatus of claim 30, wherein the benefit plan is subject to ERISA rules in effect on April 1, 2004~~subject to reporting and other compliance requirements of the United States Department of Labor.~~

35. (Currently amended) The system apparatus of claim 31, wherein the benefit plan is subject to ERISA rules in effect on April 1, 2004~~subject to reporting and other compliance requirements of the United States Department of Labor.~~

36. (Currently amended) An apparatus system including:

a digital computer processor connected to an input device for receiving input information and to an output device, the computer processor programmed to carry out the steps of:

receiving, as some of the input information, benefit plan data of a non-tax qualified benefit plan, the data including a valuation of collateral for a loan to the benefit plan, the loan related to the benefit plan by said loan at least partially funding acquisition of the collateral held by the benefit plan, the collateral including at least one security of a sponsor of the benefit plan, the loan having a balance sufficient for compliance with a Regulation U loan requirement in effect on April 1, 2004, rules regarding credit by banks and persons other than brokers or dealers for the purpose of purchasing or carrying margin stock; and  
receiving plan sponsor, benefit plan, beneficiary cash flow, and accounting estimated data, as additional input data;

generating, from the additional input data, an illustration of the benefit plan's financial performance, and  
facilitating communicating the illustration to the output device.

37. (Currently amended) The ~~system~~ apparatus of claim 36, wherein ~~said computer is programmed such that the step of~~ generating an illustration includes at least one of the following sub-steps:

- computing a simple accounting rate of return of the benefit plan;
- computing the benefit plan's internal rate of return;
- computing the benefit plan's present value gain or loss;
- computing the benefit plan sponsor's GAAP cost;
- computing the benefit plan sponsor's present value cost;
- computing a simple accounting rate of return of at least one participant's interest

in the benefit plan;

computing an internal rate of return of at least one participant's interest in the benefit plan; and

computing a present value gain or loss of at least one participant's interest in the benefit plan.

38. (Currently amended) The ~~method~~ apparatus of claim 37, wherein said ~~computer is programmed such that the step of~~ generating an illustration includes at least one additional said ~~sub-step~~.

39. (Currently amended) The ~~system~~ apparatus of claim 38, wherein said ~~computer is programmed such that the step of~~ generating an illustration includes at least one additional said ~~sub-step~~.

40. (Currently amended) The ~~system~~ apparatus of claim 39, wherein said ~~computer is programmed such that the step of~~ generating an illustration includes at least one additional said ~~sub-step~~.

41. (Currently amended) The ~~system~~ apparatus of claim 40, wherein said ~~computer is programmed such that the step of~~ generating an illustration includes at least one additional said ~~sub-step~~.

42. (Currently amended) The ~~system~~ apparatus of any one of claims 36-41, further including an other computer system receiving the illustration ~~financial performance data~~, ~~the other computer system corresponding to at least one party with an interest in the benefit~~

plan.

43. (Currently amended) An apparatus-a system including:

a digital computer processor connected to an input device for receiving input information and to an output device, the computer processor programmed to carry out the steps of:

receiving, as some of the input information, financial performance data for a benefit plan, the benefit plan having collateral for a loan to the benefit plan, the loan at least partially funding acquisition of the collateral held by the benefit plan, the collateral including at least one security of a sponsor of the benefit plan;

receiving, as some of the input information, the financial performance data for a stock option plan;

generating, with the processor, a comparison of the stock option plan and the benefit plan data; [[and]]

computing, with the processor, at least one difference between the stock option plan and the benefit plan; and

facilitating communication of the at least one difference to the output device.

44. (Currently amended) The system apparatus of claim 43, further including an other computer apparatus receiving the at least one difference ~~system receiving financial performance data, the other computer system corresponding to at least one party with an interest in the benefit plan.~~

45. (Currently amended) The system apparatus of any one of claims 43-44, wherein said computer is programmed to carry out ~~at least one of the steps~~ with the benefit plan

being subject to ERISA rules in effect on April 1, 2004~~subject to reporting and other compliance requirements of the United States Department of Labor.~~

46. (Previously presented) The method of any one of claims 1-5, 14-19, 21, 22, wherein a put contract, held by a lender that provides the loan, accounts for a portion of the collateral held by the benefit plan or a reduction of the loan due to the lender from the benefit plan.

47. (Currently amended) The method of claim 6, wherein a put contract, held by a lender that provides the loan, accounts for a portion of the collateral held by the benefit plan or a reduction of the loan due to the lender from the benefit plan.

48. (Currently amended) The method of claim 9, wherein a put contract, held by a lender that provides the loan, accounts for a portion of the collateral held by the benefit plan or a reduction of the loan due to the lender from the benefit plan.

49. (Currently amended) The ~~system~~ apparatus of any one of claims 24-28, 36-41, 43, 44, further including a put contract, held by a lender of the loan, that accounts for a portion of the collateral held by the benefit plan or a reduction of the loan due to the lender from the benefit plan.

50. (Currently amended) The ~~system~~ apparatus of claim 29, wherein further including a put contract, held by a lender of the loan, that accounts for a portion of the collateral held by the benefit plan or a reduction of the loan due to the lender from the benefit plan.

51. (Currently amended) The ~~system~~ apparatus of claim 29, further including a put contract, held by a lender of the loan, that accounts for a portion of the collateral held by the benefit plan or a reduction of the loan due to the lender from the benefit plan.